

# EXHIBIT 5

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

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## User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

## Rate-Rule Attachments

(ex. Document Name Attachment Name)

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Rate Tables [PA Choice 2 Privileged Choice Rate Tables.pdf](#)

Rate Tables [PA Choice 2.1 Classic Select Rate Tables.pdf](#)

Rate Tables [PA Choice 2.1 Privileged Choice Rate Tables.pdf](#)

## Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Transmittal Letter (A&H) [PA Choice 2\\_2.1 nAARP Cover Letter 20210615.pdf](#)

Actuarial Memorandum (Public) [PA Choice 2\\_2.1 nAARP Public Memo 20210615.pdf](#)

Sample Policyholder Notifications [FBO Standard Policyholder Letter Template\\_PA.pdf](#)

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**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Filing at a Glance

Company: Genworth Life Insurance Company  
 Product Name: 2021 Choice 2 & 2.1\_Round 7  
 State: Pennsylvania  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Rate - Other (Not M.U. or G.I. Product)  
 Date Submitted: 06/21/2021  
 SERFF Tr Num: GEFA-132882371  
 SERFF Status: Closed-Approved  
 State Tr Num: GEFA-132882371  
 State Status: Approved  
 Co Tr Num: 2021 CHOICE 2 & 2.1\_ROUND 7  
 Effective: On Approval  
 Date Requested:  
 Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones  
 Reviewer(s): Jim Lavery (primary)  
 Disposition Date: 09/09/2021  
 Disposition Status: Approved  
 Effective Date:

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## General Information

Project Name: 2021 Choice 2 & 2.1\_Round 7 Status of Filing in Domicile: Authorized  
 Project Number: 7042 Date Approved in Domicile: 08/18/2020  
 Requested Filing Mode: Review & Approval Domicile Status Comments: N/A  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: 20% Filing Status Changed: 09/09/2021  
 State Status Changed: 09/09/2021  
 Deemer Date: Created By: Ronald Jackson  
 Submitted By: Ronald Jackson Corresponding Filing Tracking Number: GEFA-132882395  
 State TOI: LTC03I Individual Long Term Care

### Filing Description:

RE:Genworth Life Insurance Company (GLIC)  
 Company NAIC No: 70025  
 Non-AARP Policy Forms: 7042 et al, 7044 et al, 7042 Rev et al, 7044 Rev et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

AARP policies sold in Pennsylvania are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from Non-AARP policies.

In this filing, GLIC requests a premium rate increase of 54.3% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification, and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

## Company and Contact

### Filing Contact Information

Ronald N. Jackson, Contract Analyst ronald.jackson@genworth.com  
 Product Compliance 804-289-6725 [Phone]  
 P O Box 27601 804-281-6916 [FAX]  
 Richmond, VA 23261-7601

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

**Filing Company Information**

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
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## Filing Fees

### State Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: DE, the domiciliary state, requires \$100 for a rate filing.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	06/21/2021 05:35 PM	203424448
<b>EFT Total</b>	<b>\$100.00</b>		

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Filing Company:** Genworth Life Insurance Company  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jim Laverty	09/09/2021	09/09/2021

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Jim Laverty	08/26/2021	08/26/2021
Disapproved	Jim Laverty	07/03/2021	07/03/2021

#### Response Letters

Responded By	Created On	Date Submitted
Richard Cromwell	09/02/2021	09/02/2021
Ronald Jackson	07/16/2021	07/16/2021

**State:** Pennsylvania**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2021 Choice 2 & 2.1\_Round 7**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Disposition

Disposition Date: 09/09/2021

Effective Date:

Status: Approved

Comment: Sept 9, 2021

Ronald N. Jackson, Contract Analyst  
 Genworth Life Insurance Company  
 P O Box 27601  
 Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).  
 Pennsylvania Insurance Department ID # GEFA-132882371

RE: Proposed aggregate 52.6% increase on 732 AARP policyholders of Genworth LTC forms 7044 & 744 Rev (also called CHOICE 2 & 2.1).  
 Pennsylvania Insurance Department ID # GEFA-132882395

Dear Ronald N. Jackson:

The Department approves a 20% increase on the above captioned forms.

Sincerely,

James Laverty, FSA, MAAA  
 Actuary  
 Bureau of Life, Accident and Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
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**State:** Pennsylvania**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2021 Choice 2 & 2.1\_Round 7**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

Genworth Life Insurance Company	20.000%	20.000%	\$9,563,025	13,687	\$47,815,124	20.000%	20.000%
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Actuarial Memorandum (Public)		Yes
Supporting Document	Sample Policyholder Notifications		Yes
Supporting Document	Response Letter (7/16/21)		Yes

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
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## Objection Letter

Objection Letter Status Disapproved  
 Objection Letter Date 08/26/2021  
 Submitted Date 08/26/2021  
 Respond By Date

Dear Ronald N. Jackson,

### Introduction:

Aug 26, 2021

Ronald N. Jackson, Contract Analyst  
 Genworth Life Insurance Company  
 P O Box 27601  
 Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882371

RE: Proposed aggregate 52.6% increase on 732 AARP policyholders of Genworth LTC forms 7044 & 744 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882395

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted but we can offer a 20% increase on this block.

If Genworth would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

James Laverty, FSA, MAAA  
 Actuary  
 Bureau of Life, Accident and Health Insurance

### Conclusion:

Sincerely,

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**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

Jim Lavery

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Objection Letter

Objection Letter Status Disapproved  
 Objection Letter Date 07/03/2021  
 Submitted Date 07/03/2021  
 Respond By Date

Dear Ronald N. Jackson,

### Introduction:

July 3, 2021

Ronald N. Jackson, Contract Analyst  
 Genworth Life Insurance Company  
 P O Box 27601  
 Richmond, VA 23261-760

RE: Proposed aggregate 54.3% increase on 13,687 Non- AARP policyholders of Genworth LTC forms 7044 & 7044 Rev (also called CHOICE 2 & 2.1).

Pennsylvania Insurance Department ID # GEFA-132882371

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Why does Exhibit I from filing GEFA-132882371 (non-AARP) and filing GEFA-132882395 (the AARP filing) differ slightly?
2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the current Pennsylvania rate level.
3. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I) which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the historical and projected earned premium so that the business from inception appears to have been all been earned at the original rate level. The original rate level is the rate level that would have existed if no increase was ever granted on any policy nationwide.
4. How many AARP 7044 & 744 Rev policies were issued nationwide? How many AARP 7044 & 7044 Rev policies remain in force nationwide?
5. How many Non-AARP 7044 & 744 Rev policies were issued nationwide? How many Non-AARP 7044 & 7044 Rev policies remain

**State:** Pennsylvania  
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**Filing Company:** Genworth Life Insurance Company

in force nationwide?

6. Please provide the cumulative weighted average increase granted on the combined block (i.e. AARP and Non-AARP) in PA as a single number.

Sincerely,

James Laverty, FSA, MAAA  
Actuary  
Bureau of Life, Accident and Health Insurance

**Conclusion:**

Sincerely,  
Jim Laverty

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Genworth Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	2021 Choice 2 & 2.1_Round 7		
<b>Project Name/Number:</b>	2021 Choice 2 & 2.1_Round 7/7042		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/02/2021
Submitted Date	09/02/2021

Dear Jim Lavery,

### **Introduction:**

### **Response 1**

#### **Comments:**

GLIC accepts the Departments offer to approve a 20% rate increase. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

Please see the following files for the updated rate tables:

PA Choice 2 Classic Select Rate Tables.pdf

PA Choice 2.1 Classic Select Rate Tables.pdf

PA Choice 2 Privileged Choice Rate Tables.pdf

PA Choice 2.1 Privileged Choice Rate Tables.pdf

Regards,

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Matthew E. Haladay, FSA, MAAA  
AVP & Actuary, In-Force Pricing  
Genworth Life Insurance Company

Date: September 1, 2021

### **Changed Items:**

No Form Schedule items changed.

**State:** Pennsylvania**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2021 Choice 2 & 2.1\_Round 7**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7042 et al	Revised	Previous State Filing Number: GEFA-132390438 Percent Rate Change Request: 20	PA Choice 2 Classic Select Rate Tables.pdf, PA Choice 2 Privileged Choice Rate Tables.pdf, PA Choice 2.1 Classic Select Rate Tables.pdf, PA Choice 2.1 Privileged Choice Rate Tables.pdf,	09/02/2021 By: Richard Cromwell

No Supporting Documents changed.

**Conclusion:**

Sincerely,  
Richard Cromwell

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 07/16/2021  
 Submitted Date 07/16/2021

*Dear Jim Laverty,*

### **Introduction:**

*In reply to comments received July 3, 2021:*

### **Response 1**

#### **Comments:**

*We ask you to review the response letter and associated exhibits.*

### **Changed Items:**

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

### Supporting Document Schedule Item Changes

<b>Satisfied - Item:</b>	Response Letter (7/16/21)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Choice 2 & 2.1 Objection 1 Response 20211026.pdf

### **Conclusion:**

*If there are any questions you may contact us using the information provided.*

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson



**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Post Submission Update Request Processed On 09/09/2021

Status: Allowed  
 Created By: Richard Cromwell  
 Processed By: Jim Laverty  
 Comments:

### General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	20	54.3

### Company Rate Information:

Company Name: Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	20.000%	54.300%
Overall % Rate Impact	20.000%	54.300%
Written Premium Change for this Program	\$9563025	\$25963612
Maximum %Change (where required)	20.000%	54.300%
Minimum %Change (where required)	20.000%	54.300%

**State:** Pennsylvania**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2021 Choice 2 & 2.1\_Round 7**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF

**Rate Change Type:** Increase

**Overall Percentage of Last Rate Revision:** 20.000%

**Effective Date of Last Rate Revision:** 08/31/2020

**Filing Method of Last Filing:** SERFF

**SERFF Tracking Number of Last Filing:** GEFA-132390438

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	20.000%	20.000%	\$9,563,025	13,687	\$47,815,124	20.000%	20.000%

**State:** Pennsylvania  
**Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7042 et al	Revised	Previous State Filing Number: GEFA-132390438 Percent Rate Change Request: 20	PA Choice 2 Classic Select Rate Tables.pdf, PA Choice 2 Privileged Choice Rate Tables.pdf, PA Choice 2.1 Classic Select Rate Tables.pdf, PA Choice 2.1 Privileged Choice Rate Tables.pdf,

**State:** Pennsylvania**Filing Company:**

Genworth Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2021 Choice 2 & 2.1\_Round 7**Project Name/Number:** 2021 Choice 2 & 2.1\_Round 7/7042

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA Choice 2_2.1 nAARP Cover Letter 20210615.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification (A&H)
<b>Comments:</b>	The certification is in the Actuarial Memorandum.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable and/or not required for this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	There is no third party involved with this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable and/or not required for this filing..
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	The Rate Tables are attached to the Rate/Rule Schedule tab, as required.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Genworth Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	2021 Choice 2 & 2.1_Round 7		
<b>Project Name/Number:</b>	2021 Choice 2 & 2.1_Round 7/7042		

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable and/or not required for this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	Not applicable and/or not required for this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Any applicable reserve calculations are included in the actuarial memorandum and/or supplements.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable and/or not required for this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum (Public)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA Choice 2_2.1 nAARP Public Memo 20210615.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Sample Policyholder Notifications
<b>Comments:</b>	
<b>Attachment(s):</b>	FBO Standard Policyholder Letter Template_PA.pdf Standard Policyholder Letter Template.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 Choice 2 & 2.1\_Round 7  
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<b>Satisfied - Item:</b>	Response Letter (7/16/21)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Choice 2 & 2.1 Objection 1 Response 20211026.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	